

Abstract

Analysis customers drives with Arab Palestinian Bait

Al-mal Co. in financial sector by Al-Murabaha

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This study aims at exploring and analysing drives that direct customers of the Bait Almal Co. towards its sector of financing by Al-Murabaha.

The importance of this study lies in the possibility of formulating the company's policy in this kind of investment through definition of the significance of drives that lead customers to this company.

The study treated of seven questions and used some statistical methods in data analysis, such as recurrent distribution, arithmetical average, standard deviation, one way analysis variance and scheffe test. The article used in this study is a questionnaire composed of two sets of questions: the first set dealt with demographic factors, while the second set dealt with customers interaction with the company. As for the population of the study, it consisted of 420 customers in the above mentioned sector since establishment of the company in 1994. Out of these, a random sample of 110 customer was selected.

The study resulted in a number of conclusions, the most important of which were :

1. Discovery of the following most important drives that directed customers towards Murabaha sector:
 - The religious factor.
 - Application of the relevant Shari'a rules by the company.
 - Action to curb unemployment.
 - Possibility of acquainting customers with what is allowed and what is taboo.
 - The sector of financing by Murabaha benefits both parties.
 - Easy procedures concerning late payment of instalments.
 - Assistance in creating job opportunities.
 - Wide range of religious culture.
 - Company officials play the role of guides to customers.
 - Contribution by the company towards fulfilling the desires and ambitions of its customers.

- Company officials are responsive to customers.
 - High efficiency of company officials.
 - Assistance in facilitation of capital turn – over.
 - Interaction with the company is secure and safe.
 - No problems during interaction with the company.
 - Material needs.
 - The desire to get acquainted with novelties.
2. The study has showed that demographic factors such as age, income and profession do not influence the preference of customers to the said sector, except the education degree factor.
 3. The study has showed that the customers have high attitude to Murabaha sector.

In view of the foregoing conclusions, the researcher envisages the following recommendations:

- Payment of more attention to publicity with the intention of expanding religious awareness especially in connection with investment in the said sector.
- The necessity for the company to assign officials in the various Palestinian Governorates to facilitate execution of its actions and duties.
- The company needs to formulate a future policy for the said sector in light of the motives that direct customers to that sector.